

# WHAT VALUE DO FINANCIAL ADVISORS OFFER?

## Robo Investments

A robo-investor manages your portfolio using mathematical algorithms. There is minimal human interaction and therefore little to no personalization.

## Financial Planning

A review of your overall financial situation, building a roadmap for achieving your goals. This includes budgeting, insurance & retirement planning, investment help, and goals like buying a home or saving for education.

## Investment Management

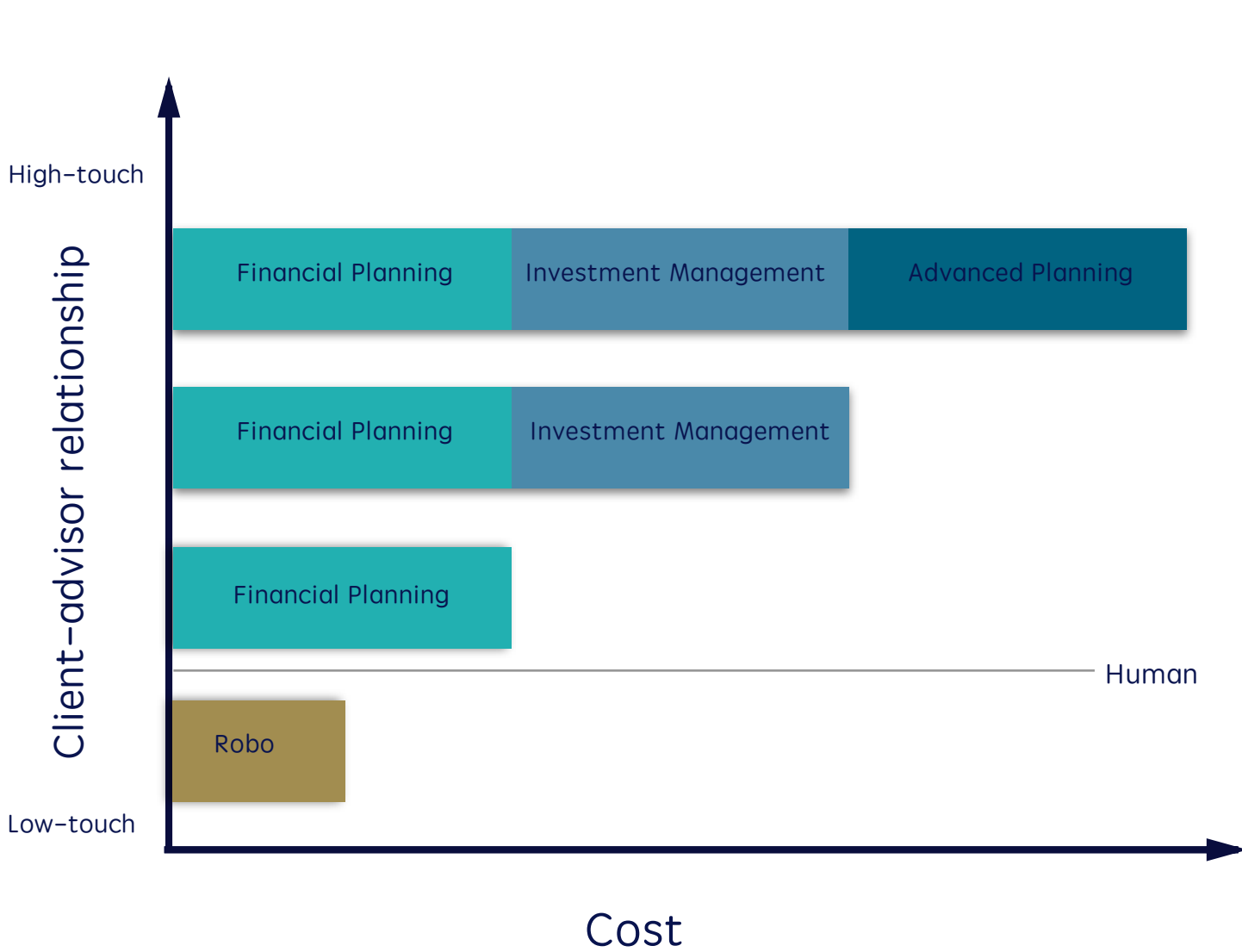
Your advisor will oversee the implementation of your investments. This includes asset allocation, rebalancing, alternative investing, and tax-loss harvesting

## Advanced Planning

Advanced financial planning involves more complex, intricate financial elements such as trust planning, business succession, legacy planning and philanthropy.

## HOW IS COST AFFECTED BY THE VALUE PROVIDED?

High-touch: complex service offering and lots of engagement with your advisor



## HOW DO I PAY MY ADVISOR?

This applies to human advisors only i.e. not robo

### ASSETS UNDER MANAGEMENT



% of your investments that are advisor managed

Average: .6% – 1.2%

### FIXED FEE

An initial fixed amount for the plan and an ongoing monthly subscription

\$500 – \$2000 for Financial Plan\*\*

\$100 – \$300 monthly on-going



### HOURLY FEE



Hourly fee for time spent on services

Average: \$150/hour\*

Please note that these estimates are based on US averages and serve as a guideline. Actual costs will vary based on your personal situation.

\*average time spent: 20 hours total

\*\* depends on level of complexity

